

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 05-64072**

**Chapter 13**

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric C Hall  
2849 W 84th Place  
Chicago, IL 60652

Patricia A Hall  
2849 W 84th Place  
Chicago, IL 60652

Social Security / Individual Taxpayer ID No.:

xxx-xx-4984

xxx-xx-4715

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtors' plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: March 16, 2010

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 3

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 05-64072

User: mflowers  
Form ID: bl8w

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Mar 16, 2010

The following entities were noticed by first class mail on Mar 18, 2010.

jdb/jdb +Eric C Hall, Patricia A Hall, 2849 W 84th Place, Chicago, IL 60652-3815  
aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Suite 1210,  
Chicago, IL 60603-4936  
tr +Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503  
10543087 +B-Line LLC / F.N.B. Marin, c/o Weinstein Treiger & Riley PS, 2101 Fourth Ave., Suite 900,  
Seattle, WA 98121-2339  
10543088 +Carson Pirie Scott, 331 W. Wisconsin Ave., Milwaukee, WI 53203-2295  
10543089 +EMC Mortgage, c/o Stawiariski & Associates, P.C., 6560 Greenwood Plaza Blvd., Ste 500,  
Englewood, CO 80111-7100  
10592469 +EMC Mortgage Corporation, 909 N Hidden Ridge, Irving, TX 75038-3826  
10631408 +EMC Mortgage Corporation, c/o McCalla Raymer, LLC, Bankruptcy Department,  
1544 Old Alabama Road, Roswell, Georgia 30076-2102  
10543090 +Fairbanks Capital Corp., c/o Kluever & Platt, 65 E. Wacker Place Suite 1700,  
Chicago, IL 60601-7248  
10543091 +Fairbanks Capital Corp., 3815 South West Temple, Salt Lake City, UT 84115-4412  
10582120 Fingerhut Credit Advantage, POB 23051, Columbus, GA 31902-3051  
10543092 +Freedom Card Visa, P.O. Box 105555, Atlanta, GA 30348-5555  
10560159 +HomeEq Servicing Corporation f/ka The Money Store, C/O Stawiariski & Associates,  
6560 Greenwood Plaza Blvd, Ste 350, Englewood, Co 80111-4990  
10543093 Providian Visa Card, PO Box 9550, Manchester, NH 03108-9550  
10563023 +SMC c/o Carson Pirie Scott, BOX 19249, SUGARLAND TX 77496-9249  
10554526 +Select Portfolio Servicing, Inc., 1270 Northland Drive, Suite 200,  
Mendota Heights, MN 55120-1176  
10543094 +The Money Store, c/o Stawiariski & Associates, P.C., 6560 Greenwood Plaza Blvd., Ste 500,  
Englewood, CO 80111-7100  
10719040 +US Dept Of Education, P.O.Box 13328, Richmond, VA 23225-0328  
10543095 +William J. Parker, 12119 South 86th Avenue, Palos Park, IL 60464-1223

The following entities were noticed by electronic transmission on Mar 16, 2010.

10543086 +EDI: BLINE.COM Mar 16 2010 19:08:00 B-Line LLC / Cross Country Bank,  
c/o Weinstein Treiger & Riley PS, 2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
10696780 +EDI: BLINE.COM Mar 16 2010 19:08:00 B-Line, LLC/Applied Card Bank/fkaCrossCountryBank,  
Mail Stop 550, 2101 4th Avenue, Suite 1030, Seattle, WA 98121-2317  
11854555 EDI: BLINE.COM Mar 16 2010 19:08:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2010

Signature:

